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Reinhart Boerner Van Deuren s.c.

PATENT APPLICATION

By: Peter J. Manghera
Peter J. Manghera

Date: July 18, 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
GROUP ART UNIT: 3621

EXAMINER: FIRMIN BACKER

In re application of: Dushyant)
Sharma, et al.)
Application No: 09/543,938)
Filed: 04/06/2000)
Confirmation No. 7936)
Attorney Docket No. 6582-RCE)
Customer No. 22922)

For: ELECTRONIC BILL
PRESENTMENT AND
PAYMENT SYSTEMS AND
PROCESSES

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

July 18, 2005

AMENDMENT F

Sir:

In response to the Office Action mailed January 18, 2005, after entry of the accompanying Petition for Extension of Time, the time for response extended to expire July 18, 2005, please amend the above-identified application as follows:

A listing of claims begins on page 2 of this Amendment.

Remarks/Arguments begin on page 11 of this Amendment.